

## PNB Metal Credit Card "LUXURA" on RuPay

S. N.	Parameter	Details
1	<b>Age Criteria</b>	21-70 Years
2	<b>Educational</b>	Literate
3	<b>Income Criteria</b>	For Salaried – Gross monthly salary of 1,50,000/- and above. For Non salaried – Annual income of Rs. 18,00,000/- and above. Against Fixed Deposit – Minimum ₹1.5 Lakh, sanctioned limit will be as per Bank's Policy. All other Financial/Service Charges applicable to the Luxura Credit Card issued against a fixed deposit shall be the same as those applicable to the normal Luxura Credit Card
4	<b>Fees</b>	Joining Fee – Rs. 9000 + GST <sup>#</sup> Annual Fee - Rs. 7500 + GST <sup>##</sup> <sup>#</sup> Joining Fee will be waived if total spend on the card exceed Rs 2,50,000 within three billing cycles from the date of issuance of the card . <sup>##</sup> Annual fee will be waived if annual spends on the card exceeds Rs 8,00,000 from the date of issuance of card. Replacement Fee – Rs. 4000 + GST.
5	<b>Add-on Card</b>	For Metal Card*: Joining Fee – ₹9000 + GST Annual Fee - ₹7500 + GST For Non-Metal Card*: Joining Fee – ₹6000 + GST Annual Fee - ₹4500 + GST *All benefits, joining fee reimbursement & annual fee waiver criteria will be same as primary card.

### Benefits and Features

S. No.	Benefits	Details
1	<b>Welcome Benefits</b>	40,000 rewards point* on spend of Rs. 50k in 90 days
2	<b>Milestone Benefits</b>	10,000 reward points on spend of 5 lacs annually.
3	<b>Brand-Specific Reward</b>	3X Reward Point on travel & dining spends.
9	<b>Fuel surcharge Waiver</b>	Min. Rs.12.50 or 1% on single fuel transaction of amount greater than Rs.500 & less than Rs.4000/-. Maximum surcharge waiver up to Rs. 350/- within a billing cycle exclusive of service
10	<b>Rewards Point</b>	Earn 4 rewards points (Worth Rs. 1) for every Rs100/- spent.
11	<b>Lounge Access</b>	Unlimited Complimentary Domestic & International Lounge Access  To view the complete list of eligible airport lounges, please visit: <a href="https://www.rupay.co.in/lounges">https://www.rupay.co.in/lounges</a> .
12	<b>Forex Markup</b>	Nil
13	<b>Hospitality Benefit</b>	<b>2+1 Complimentary night</b> ITC (Premium Hotels other than Fortune) Throughout the year, any number of times.(Except blackout dates as per the hotel)  <i>Make reservation through concierge number 1800-267-8729 atleast 48hrs prior</i> <b>1+1 Dinning (Set Menu)</b> Set Menu at Signature ITC restaurants (Applicable restaurants - Peshawari/Avartana/Kebabs & Kurries/Royal Vega/DumPukht/ Yi Jing/Pan Asian/Ottimo Cucina Italiana) Throughout the year, any number of times, Max 1 per Table/Bill (Except blackout dates as per the hotel)  <i>Make reservation through concierge number 1800-267-8729 atleast 48hrs prior</i> <i>(Except blackout dates as per the hotel)</i>

		<b>1+1 SPA</b>				
		SPA for resident customers ITC (60 Mins), Throughout the year, any number of times. <i>Make reservation through concierge number <a href="tel:1800-267-8729">1800-267-8729</a> atleast 48hrs prior</i>				
14	<b>Memberships</b>	<table border="1"> <tr> <td><b>HoteLux Membership</b></td> <td> <p>Hotelux operates as a high-end, member-based private travel agent, offering luxury travel experiences. Hotelux memberships are valid across luxury hotels and resorts which are as follows:</p> <p>Hyatt, Hilton, AMAN, Rosewood, Virtuoso, accor, Cheval Blanc, Marriot, IHG, Shangri- La, Four Seasons, The Peninsula Hotels, IHG, Mandarin Oriental etc</p> <p>The Elite Plus Membership includes:</p> <ul style="list-style-type: none"> <li>Complimentary breakfast</li> <li>Complimentary room upgrade*</li> <li>• Early check-in*</li> <li>• Late check-out*</li> </ul> <p>Up to US\$200 in hotel dining &amp; spa credits.</p> <p>One-time use of 1,000 and 2,000 Hotelux Points (equivalent to USD 100 and USD 200)</p> <p>*Subject to availability</p> <p><i>These benefits are applicable across a wide network of luxury hotels listed on Hotelux Website (<a href="https://www.hoteluxapp.com/#/">https://www.hoteluxapp.com/#/</a>).</i></p> <p><i>Visit RuPay website: <a href="https://www.rupay.co.in/ekaa">https://www.rupay.co.in/ekaa</a>, login and follow steps for claiming hotelux membership. Install Hotelux App and register. concierge number <a href="tel:1800-267-8729">1800-267-8729</a></i></p> </td> </tr> </table>	<b>HoteLux Membership</b>	<p>Hotelux operates as a high-end, member-based private travel agent, offering luxury travel experiences. Hotelux memberships are valid across luxury hotels and resorts which are as follows:</p> <p>Hyatt, Hilton, AMAN, Rosewood, Virtuoso, accor, Cheval Blanc, Marriot, IHG, Shangri- La, Four Seasons, The Peninsula Hotels, IHG, Mandarin Oriental etc</p> <p>The Elite Plus Membership includes:</p> <ul style="list-style-type: none"> <li>Complimentary breakfast</li> <li>Complimentary room upgrade*</li> <li>• Early check-in*</li> <li>• Late check-out*</li> </ul> <p>Up to US\$200 in hotel dining &amp; spa credits.</p> <p>One-time use of 1,000 and 2,000 Hotelux Points (equivalent to USD 100 and USD 200)</p> <p>*Subject to availability</p> <p><i>These benefits are applicable across a wide network of luxury hotels listed on Hotelux Website (<a href="https://www.hoteluxapp.com/#/">https://www.hoteluxapp.com/#/</a>).</i></p> <p><i>Visit RuPay website: <a href="https://www.rupay.co.in/ekaa">https://www.rupay.co.in/ekaa</a>, login and follow steps for claiming hotelux membership. Install Hotelux App and register. concierge number <a href="tel:1800-267-8729">1800-267-8729</a></i></p>		
<b>HoteLux Membership</b>	<p>Hotelux operates as a high-end, member-based private travel agent, offering luxury travel experiences. Hotelux memberships are valid across luxury hotels and resorts which are as follows:</p> <p>Hyatt, Hilton, AMAN, Rosewood, Virtuoso, accor, Cheval Blanc, Marriot, IHG, Shangri- La, Four Seasons, The Peninsula Hotels, IHG, Mandarin Oriental etc</p> <p>The Elite Plus Membership includes:</p> <ul style="list-style-type: none"> <li>Complimentary breakfast</li> <li>Complimentary room upgrade*</li> <li>• Early check-in*</li> <li>• Late check-out*</li> </ul> <p>Up to US\$200 in hotel dining &amp; spa credits.</p> <p>One-time use of 1,000 and 2,000 Hotelux Points (equivalent to USD 100 and USD 200)</p> <p>*Subject to availability</p> <p><i>These benefits are applicable across a wide network of luxury hotels listed on Hotelux Website (<a href="https://www.hoteluxapp.com/#/">https://www.hoteluxapp.com/#/</a>).</i></p> <p><i>Visit RuPay website: <a href="https://www.rupay.co.in/ekaa">https://www.rupay.co.in/ekaa</a>, login and follow steps for claiming hotelux membership. Install Hotelux App and register. concierge number <a href="tel:1800-267-8729">1800-267-8729</a></i></p>					
15	<b>Movie Ticket</b>	Buy 1 get 1 ticket up to INR 500 once a month (Bookmyshow – from blocked no. of seats) <i>Bookmyshow: Select offer and choose "RuPay Ekaa Credit Card Offer" from drop down</i>				
16	<b>Comprehensive Insurance coverage</b>	<table border="1"> <tr> <td>Personal Accidental Insurance: 50 Lakhs</td> </tr> <tr> <td>Air Accidental Insurance: 1 Cr</td> </tr> <tr> <td>Purchase Protection: 2 lakhs</td> </tr> <tr> <td>Travel Insurance (Baggage Loss 20k)</td> </tr> </table>	Personal Accidental Insurance: 50 Lakhs	Air Accidental Insurance: 1 Cr	Purchase Protection: 2 lakhs	Travel Insurance (Baggage Loss 20k)
Personal Accidental Insurance: 50 Lakhs						
Air Accidental Insurance: 1 Cr						
Purchase Protection: 2 lakhs						
Travel Insurance (Baggage Loss 20k)						
17	<b>24 by 7 Concierge</b>	<table border="1"> <tr> <td><b>Domestic:</b> Golf Reservations, Car Rentals, and travel reservation assistance, etc.</td> </tr> <tr> <td><b>International:</b> Lost passport &amp; lost luggage assistance, Embassy &amp; hospital</td> </tr> </table>	<b>Domestic:</b> Golf Reservations, Car Rentals, and travel reservation assistance, etc.	<b>International:</b> Lost passport & lost luggage assistance, Embassy & hospital		
<b>Domestic:</b> Golf Reservations, Car Rentals, and travel reservation assistance, etc.						
<b>International:</b> Lost passport & lost luggage assistance, Embassy & hospital						
18	<b>Emergency Cash</b>	<b>International</b> - In case of loss of wallet, cash support of \$600 anywhere in globe.				
19	<b>Golf</b>	4 domestic complimentary golf lessons/rounds in a year (1 per quarter)				
20	<b>Visa application services (OneVasco)</b>	<table border="1"> <tr> <td>Complimentary lounge for 2 visitors (only for applicable Visa process) once per year,</td> </tr> <tr> <td>• 15% Discount on Fast track immigration.</td> </tr> <tr> <td>• 15% Discount on Visa concierge services.</td> </tr> </table>	Complimentary lounge for 2 visitors (only for applicable Visa process) once per year,	• 15% Discount on Fast track immigration.	• 15% Discount on Visa concierge services.	
Complimentary lounge for 2 visitors (only for applicable Visa process) once per year,						
• 15% Discount on Fast track immigration.						
• 15% Discount on Visa concierge services.						
21	<b>Additional Benefits on the card</b>	Enabled on UPI for making Merchant Payments (P2M) through QR scan or online transactions.				
<b>Sign Up/Register Account for EKA Benefits</b>						
Steps to Sign Up: Visit RuPay website: <a href="https://www.rupay.co.in/ekaa">https://www.rupay.co.in/ekaa</a> , and sign up. Enroll personal and card details. Login to find the available benefits and process to redemption						